

*[Handwritten signature]*  
Jessica Coco  
320 Jackson St. #194  
Hoboken, NJ 07030  
June 25, 2009

RE: Jessica Coco v. NJHESAA  
Case Number: 08-2965  
District Case Number: 2-07-cv-02725

Dear Honorable Judge Hayden:

I am writing concerning a recent letter I received on behalf of my Creditor's attorney Schachter Portnoy, LLC, which fraudulently claims that the Third Circuit vacated Summary Judgment in the Creditor's favor. This is nothing less than fraud and misrepresentation in an attempt to intimidate me into applying for a Total and Permanent Disability waiver with the US Dept. of Education. The Creditor is aware that by applying for this program that it in effect would end this court proceeding, because my loan would be transferred from my current Creditor NJHESAA to the US Dept of Education who would then be my new loan provider. This is immoral and unethical. Moreover, this is even more unethical considering the issue that my Creditor is aware that the US Dept. of Education's requirement for Total and Permanent Disability are even more rigorous than the standards and requirements set by the US Social Security Administration. Since I work 10 hours a week, I would automatically be denied discharge according to the requirement of the US Dept. of Education.

This dishonest behavior highlights the Creditor's persistent lack of good faith in its dealings with me as a Debtor. Others student loan debtors may not be as savvy as I am and this behavior is so immoral that it should rightfully be reprimanded so that other innocent, more naive debtors are not taken advantage of in similar fashion. Thank you.

Sincerely,



Jessica Coco

## SCHACHTER PORTNOY, L.L.C.

ATTORNEYS AT LAW

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HOWARD SCHACHTER\*  
DARIN S. PORTNOY\*\*

SUSAN G. STEINMAN\*<sup>o</sup>  
ALFREDO RAMOS, JR.

\*ALSO ADMITTED IN NY

<sup>o</sup>ALSO ADMITTED IN PA

June 5, 2009

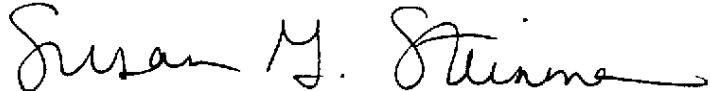
Jessica A. Coco  
320 Jackson Street #194  
Hoboken NJ 07030

RE: Our Client/Creditor: HIGHER EDUCATION STUDENT ASSISTANCE AUTHORITY  
Our File Number: SA060001

Dear Ms. Coco:

As you are likely aware, the Third Circuit vacated the summary judgment in favor of New Jersey Higher Education Student Assistance Authority and remanded the matter for trial. A number of months ago, we sent a set of Total and Permanent Disability forms for you to complete and return for evaluation for discharge. We have not received a response. Enclosed is another copy of the forms. Please review, complete and return to this office. I am happy to discuss the matter with you at any time.

Very truly yours,



Susan G. Steinman  
For the Firm  
Direct Dial: (609) 566-0557  
[sgs@splawoffice.com](mailto:sgs@splawoffice.com)

### Disclosure

You are hereby advised, pursuant to the Fair Debt Collection Practices Act, that this firm is deemed to be a debt collector attempting to collect a debt and any information obtained will be used for that purpose.

Ms. Jessica Coco  
320 Jackson St Apt 194  
Hoboken, NJ 07030



RECEIVED

JUL 1 2008

U.S. District Court  
Fed. Building  
50 W. Market St.  
Newark, NJ 07101  
Attn: Judge Hayden

AT 8:30 A.M. WEDNESDAY

OPTIONAL FORM